

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kevin Lee Adams
 Debtor

Case No. 18-17488-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: May 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2019.

db
 14228407 +Kevin Lee Adams, 1760 Lindenwood Street, Philadelphia, PA 19131-3618
 +AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
 14228413 +Caine & Weiner, 12005 Ford Road, Dallas, TX 75234-7262
 14228417 +David Chan, Christina Fu-Chan, 1531 Orthodox St., Philadelphia, PA 19124-3639
 14228419 +Drexel Medicine, P.O. Box 95000-1030, Philadelphia, PA 19195-0001
 14228426 +First Judicial District of Pennsylvania, 371 City Hall, Philadelphia, PA 19107-3215
 14228428 +LabCorp, P.O. Box 2240, Burlington, NC 27216-2240
 14228429 +Michael J. Dougherty, Esquire, 170 S. Independence Mall West, Suite 874 West,
 Philadelphia, PA 19106-3315
 14228433 +Pennsylvania Dep't of Labor & Industry, Office of Unemployment Compensation, 36 E Grant St,
 Lancaster, PA 17602-2831
 14228434 +Police and Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495
 14228435 Progressive Insurance Co., PO Box 510, Woodland Hills, CA 91365
 14228438 TPS IV of PA, LLC, PO BOX 419640, Boston, MA 02241-7965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

EDI: BTPDERSHAW.COM Jun 01 2019 07:28:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: megan.harper@phila.gov Jun 01 2019 04:26:52 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 01 2019 04:25:58
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 01 2019 04:26:36 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14228412 +EDI: RMCB.COM Jun 01 2019 07:28:00 American Medical Collections, 4 Westchester Plaza,
 Elmsford, NY 10523-1615
 14228414 +E-mail/Text: bankruptcy@philapark.org Jun 01 2019 04:27:18
 City of Philadelphia, Parking Violations, P.O. Box 41818, Philadelphia, PA 19101-1818
 14228415 +EDI: WFNNB.COM Jun 01 2019 07:28:00 Comenity Capital/HSN, PO box 182120,
 Columbus, OH 43218-2120
 14228416 +EDI: CCS.COM Jun 01 2019 07:28:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679
 14228418 EDI: DISCOVER.COM Jun 01 2019 07:28:00 Discover Bank, 6500 New Albany Road,
 New Albany, OH 43054
 14228430 EDI: NFCU.COM Jun 01 2019 07:28:00 Navy Federal Credit Union, PO Box 3700,
 Merrifield, VA 22119-3700
 14228431 +E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Jun 01 2019 04:27:31
 PA Department of Labor & Industry, 651 Boas St., Harrisburg, PA 17121-0725
 14228432 +E-mail/Text: bankruptcygroup@peco-energy.com Jun 01 2019 04:25:34 PECO,
 2301 Market Street, PO Box 37629, Philadelphia, PA 19101-0629
 14228436 +EDI: CCS.COM Jun 01 2019 07:28:00 Quest Diagnostics, Processing Center, P.O. Box 55126,
 Boston, MA 02205-5126
 14228437 EDI: TFSR.COM Jun 01 2019 07:28:00 Toyota Motor Credit Corp., 5005 N. River Blvd. NE,
 Cedar Rapids, IA 52411-6634
 14228439 +EDI: WFFC.COM Jun 01 2019 07:28:00 Wells Fargo Card Service, P.O. Box 14517,
 Des Moines, IA 50306-3517

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14228411* +AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
 14228408* +AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
 14228409* +AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
 14228410* +AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
 14228420* +Drexel Medicine, P.O. Box 95000-1030, Philadelphia, PA 19195-0001
 14228421* +Drexel Medicine, P.O. Box 95000-1030, Philadelphia, PA 19195-0001
 14228422* +Drexel Medicine, P.O. Box 95000-1030, Philadelphia, PA 19195-0001
 14228423* +Drexel Medicine, P.O. Box 95000-1030, Philadelphia, PA 19195-0001
 14228424* +Drexel Medicine, P.O. Box 95000-1030, Philadelphia, PA 19195-0001
 14228425* +Drexel Medicine, P.O. Box 95000-1030, Philadelphia, PA 19195-0001
 14228427* +First Judicial District of Pennsylvania, 371 City Hall, Philadelphia, PA 19107-3215

TOTALS: 0, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
SIANA NEWMAN on behalf of Debtor Kevin Lee Adams scn@philalegal.org, sianarob@gmail.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Kevin Lee Adams	Social Security number or ITIN	xxx-xx-9925
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-17488-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kevin Lee Adams

5/30/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.